



2021

ANNUAL REPORT





PURPOSE

To form a local government risk pool, to provide for a joint or cooperative action by members relative to their financial and administrative resources for the purpose of providing risk management services and risk-sharing facilities to the members and to the members' employees, and to defend and protect any member of the Pool against liability.

COMMITMENT

The Public Entities Pool of Ohio (PEP) was designed to offer Ohio public entities liability and property coverage at a fair and stable price. PEP has met this goal.

The PEP program is endorsed by the Ohio Municipal League, the Association of Ohio Health Commissioners, the Ohio Parks & Recreation Association and the Coalition of Ohio Regional Districts. PEP is the oldest public entity pool in Ohio with more than 580 members.

PEP was formed as a local government risk-sharing pool to provide risk management services, risk sharing facilities and protection for every Member of the Pool. PEP is a governmental risk-sharing pool that provides a viable alternative to traditional insurance, and is committed to these goals.

MESSAGE FROM THE CHAIR



Greetings, PEP members,

This report is our opportunity to share how the programs and services provided by the Public Entities Pool of Ohio are having a positive impact on Ohio public entities and the citizens they serve.

The report provides information about our continued financial strength, the numerous member services and resources we offer, and how we work with our service partners to provide best-in-class claims and risk management expertise. Through our sales efforts, we continue to improve our competitive position. The additional resources we have provided for our law enforcement professionals, and the financial assistance we have provided for purchasing essential safety equipment and for education and training, demonstrate that we place the safety and stability of our members before and above all else.

STRONG FINANCIAL POSITION

Operational success and strength are more than a statement. As a Board of Directors, we understand our roles and responsibilities and work diligently to ensure long-term stability in both programs and financial performance, ensuring PEP has adequate reserves to pay for each claim, both current and future. I am proud to report that PEP remains an operationally and financially resilient organization, and to present this year's financial results. As you will see in the following pages, PEP had another strong year financially and closed out 2021 with a net position of \$42,268,352, up from \$41,179,694 in 2020. We have you, our members, to thank for PEP's continued success.

LEADERSHIP CHANGES

Finally, in early 2021, Wayne Barfels retired as a Director and Chairman of the Public Entities Pool of Ohio. Wayne served as Chairman since 1995, and as a Board Member since the origins of PEP, consistently providing leadership and challenge to the operations, governance, and business of the pool. He has been a valued colleague to all of us and his experience and knowledge will be profoundly missed. That said, we are happy to welcome our newest Board Member, Mr. David Malinowski, Finance Director, City of Mentor. We look forward to having David help us continue our mission and commitment to provide Ohio public entities liability and property coverage at a fair and stable price and to deliver risk management programs and services, risk sharing facilities, and protection for every member of the Pool by protecting and defending every member of the Pool against liability.

Thank you again for allowing us to be a partner in providing a positive impact on Ohio public entities and the citizens you serve.

We look forward to serving you as, together, we continue to make PEP the premier risk sharing pool in Ohio.

HOWARD POSTON

PEP Chair

MEET OUR BOARD OF DIRECTORS



HOWARD POSTON

Chair, Representing Greene County Parks & Trails

PEP BOARD: Since 1996

EDUCATION: Bachelor of Education, Ohio University, majors in music and zoology; Master's degree, Business, University of Cincinnati, major in finance; Associates Degree, Risk Management (ARM, Insurance Institute of America)

EXPERIENCE: Former Greene County Administrator, Assistant County Administrator and Risk Manager; former work with financial institutions involving retirement accounts

VOLUNTEERING: Coached youth basketball and soccer

LEISURE: Enjoys hiking, singing, reading, working with stained glass, woodworking and anything involving family



DAVID CHRISTY

Vice Chair, Representing Mill Creek Metropolitan Park District

PEP BOARD: Since 1990

EDUCATION: Bachelor of Science, Accounting, Youngstown State University

EXPERIENCE: General Accounting Manager in the manufacturing industry; Business Manager, Administrative Services Director/Treasurer, Mill Creek MetroParks

VOLUNTEERING: Church treasurer and praise band, neighborhood association

LEISURE: Golf, photography, travel, music and reading



GREG DIXON

Treasurer, Representing City of Middletown

PEP BOARD: Since 1988

EDUCATION: Bachelor of Arts with Distinction from Mississippi College, Masters in Personnel and Counseling from Miami University, Master of Business Administration in Finance from University of Cincinnati

EXPERIENCE: CPA (retired); Middleton Finance Department,

Assistant Finance Director; City Auditor, Lebanon; Senior Income Tax Auditor, Hamilton

VOLUNTEERING: Personnel/Food Service Warrant Officer, Ohio Army National Guard

LEISURE: Painting, reading, spending time with family



JAMES L. CAPLINGER

Secretary, Representing Village of Mechanicsburg

PEP BOARD: Since 2003

EDUCATION: Juris Doctorate, Bachelor of Arts in Political Science and Speech, The Ohio State University

EXPERIENCE: Currently practices law and serves as management consultant

VOLUNTEERING: Active local community member, Executive Vice President for North Hill Apartments, Inc.

LEISURE: Traveling, investing, researching family history and writing, and Master of Ceremonies for Music on the Mountain program, Kings Gap State Park



WAYNE BARFELS

Representing City of Moraine

PEP BOARD: Founding Member, 1995 - 2021

EDUCATION: Bachelor of Arts, Central College, Pella, Iowa; Master of Arts from Northern Illinois University in DeKalb, Illinois

EXPERIENCE: Retired from City of Moraine; past City Manager with Loveland, Forest Park and Piqua, Ohio; past Executive Director of Warren County Municipal League

VOLUNTEERING: Church, City of Mason Senior Center, the City of Loveland Parks Department and other community organizations

LEISURE: Travel, biking, hiking and golf



BETH BICKFORD

Association of Ohio Health Commissioners, Inc.

PEP BOARD: 2004 - 2008 and 2012 - Present

EDUCATION: Master of Science, University of Rochester; Bachelor of Science in Nursing, Case Western University

EXPERIENCE: Registered nurse, certified association executive

VOLUNTEERING: Local community activities, active church member in Westerville, currently serving as Chair of the Personnel and Administration Committee

LEISURE: Music and golf



SAL TALARICO

City of Oberlin

PEP BOARD: Since 2009

EDUCATION: Bachelor of Business Administration in Accounting, Cleveland State University; Certified Public Finance Administrator

EXPERIENCE: Finance Director for the City of Oberlin, previous Deputy Auditor for the City of Parma, Corporate Auditor in the private sector

VOLUNTEERING: Church finance council; member of the local Knights of Columbus; and Social Action Food Distribution

LEISURE: Spending time with wife and daughters, hiking metroparks trails, bicycling, spending time outdoors



KENT SCARRETT

Ohio Municipal League

PEP BOARD: Since 2017

EDUCATION: Bachelor of Arts in Political Science, The Ohio State University

EXPERIENCE: Executive Director, Ohio Municipal League, prior OML Director of Communication; legislative aide, legislative liaison

VOLUNTEERING: OML advocate for 740 members

LEISURE: Running, golf, lounging on sandy beaches, journaling and reading

REPORT
**SALES &
MEMBER SERVICES**

37
YEARS

PROVEN TRACK
RECORD WITH OVER THREE
DECADES OF SUCCESS

4
ASSOCIATIONS

EXCLUSIVELY ENDORSE
THE PEP PROGRAM

100%

MEMBER
RETENTION RATE

The sales and member services firms of Burnham & Flower Insurance Group (B&F) and USI Insurance Services (USI), work together with local agents and member entities, providing professional guidance and support specifically tailored to the unique coverage needs of Ohio cities, counties, villages, health districts, agricultural societies, parks and recreation districts, fire and ambulance districts, and water and sewer districts.

The past year brought another opportunity for growth and a special first-time milestone of achieving 100% retention, further demonstrating that PEP members continue to be committed to the PEP program and that they receive exceptional service from these trusted and responsive partners.

By retaining 100% of our members, and adding 18 new members in 2021, PEP continues to expand its commanding share of the public entity insurance space in Ohio, proving that pooling continues to be the best option for Ohio public entities.

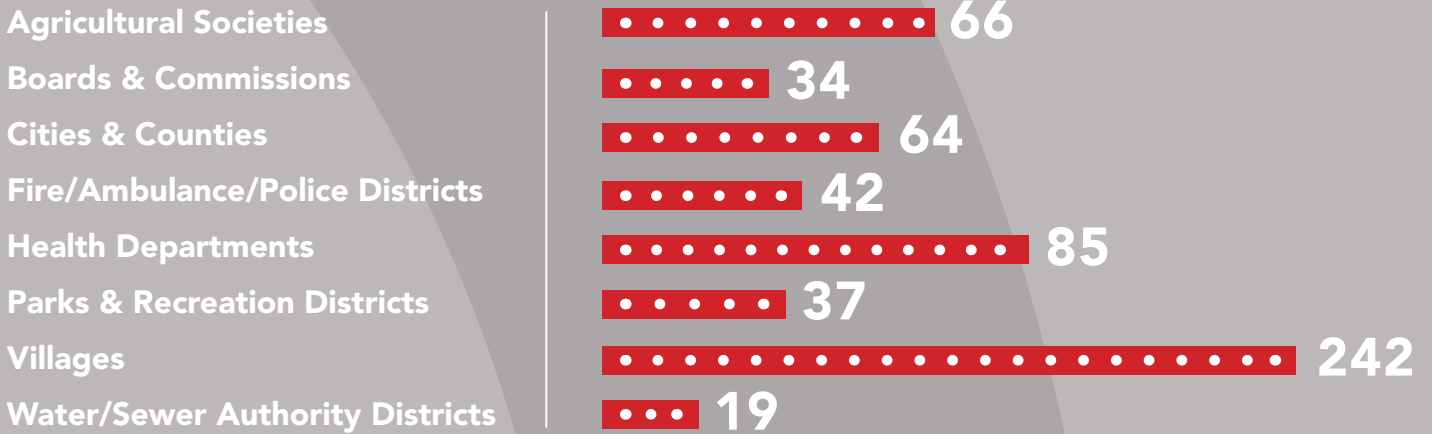
With the support and endorsement of the Ohio Municipal League (OML), Ohio Parks and Recreation Association (OPRA), Association of Ohio Health Commissioners (AOHC) and the Coalition of Ohio Regional Districts (CORD), our sales and member services partners work every day to ensure that PEP is the preeminent risk sharing choice for Ohio political subdivisions.

PEP enjoys enduring success as the longest running public entity pool in Ohio and we are proud to be a part of its accomplishments. PEP continues to provide stable, proactive, responsive, and cost-effective coverage to 589 members and that has helped PEP become the highly effective, member-focused risk management organization it is today.

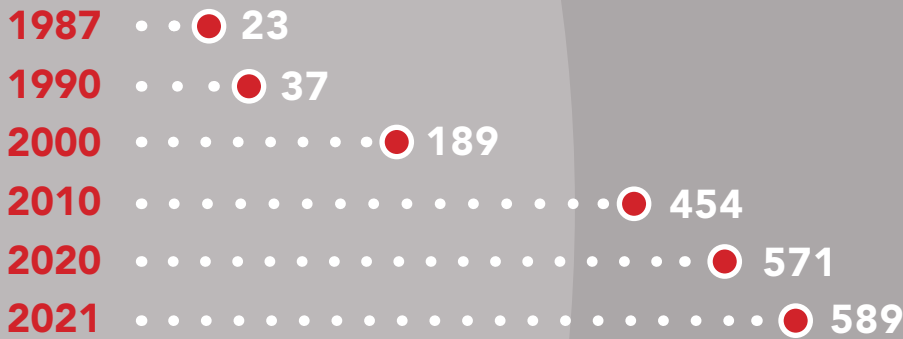
Burnham & Flower
INSURANCE GROUP



MEMBER TYPES



MEMBER GROWTH



589
MEMBERS

18 NEW MEMBERS IN 2021



MEET OUR RISK CONTROL TEAM

The PEP Risk Control Team conducts field inspections, responds to special requests regarding exposures and risk management issues, and assists in developing safety programs, etc. All are integrated into a holistic approach geared to prevent injuries and protect member assets.



MIKE BOYD
ASC, CPSI, OSHA 10 & 30
Risk Services Manager

Mike Boyd has served on the PEP Risk Control team since 2014. Mike is a health and safety manager and is responsible for supervising the PEP Risk Control team and building member relationships while conducting member visits, providing member services, identifying hazards, and making recommendations to either reduce or eliminate the potential for a loss. He has more than 22 years of experience in the safety and insurance field including supervision in risk control, and risk consulting, and has also served as a senior risk analyst and senior claims representative. He served as the Lead Safety Coordinator for the Salvation Army during the Hurricane Katrina cleanup efforts in 2005. Mike holds a Bachelor of Science Degree from Kent State University. Mike is OSHA certified, has earned his Advanced Safety certification, CPSI certification, and National Safety Council certification in addition to multiple insurance certifications.



DIANA WOOLF
CPSI, FSI, OFE
Risk Control Specialist

Diana Woolf joined the PEP risk control team as a Risk Control Specialist in 2019. She is a health and safety specialist, having spent 23 years in the fire service as a firefighter and fire safety inspector. Diana holds a Bachelor of Science in Organizational Leadership and an Associate's Degree in Fire Science. Diana earned certifications as an Ohio Fire Executive, FEMA Instructor and CPSI. Most recently she was the Safety Officer for the University of Akron, College of Polymer Science and Polymer Engineering.



NICK LEACH
HAAC, IICRC, MRS
Risk Control Specialist

Nick Leach is the newest member of the PEP risk control team, joining PEP as a Risk Control Specialist. Nick is a construction and safety specialist and brings 11 years of experience having worked as a Senior Property Field Claims Representative. He also worked as a catastrophe adjuster primarily along the east coast helping to respond to Hurricane Irene and Hurricane Sandy. He holds a Bachelor of Arts Degree from Baldwin Wallace University. He has acquired multiple insurance certifications for handling roofing, water mitigation, lead, mold, and asbestos.



ERIC ADONTENG
NETWORK+, HEALTH INFORMATICS
IT Risk Control Consultant

Eric Adonteng joined the PEP IT Risk Control team as an IT Risk Control Consultant to evaluate, assess, prevent, and reduce cyber claims and losses by identifying emerging cyber exposures and offering customized cyber risk management techniques to help with mitigation efforts. He has 12 years' prior experience as a cyber security analyst. Eric also has experience with NIST security controls, IT risk assessments, conducting cyber training, leadership, incident response planning, disaster recovery planning, risk management framework (RMF), privacy thresholds (PTA), privacy impact analysis (PIA), HIPAA, and working with public entities. He has a BS in Computer Science, an AS in Health Informatics, and an AS in Nursing. Eric's also Network+ Certified and Health Informatics Certified.



PEP MEMBER SERVICES: UNITING OUR MEMBERS WITH RESOURCES THAT HELP MITIGATE RISK

By adhering to a member-focused mentality, PEP is mindful of local government issues, concentrates on recognizing emerging trends and listens to what member public entities want most; then, PEP works diligently to help find and implement solutions.

PEP prides itself on being responsive to the needs of its members by providing resources and services. As the needs of PEP members continue to evolve, PEP uses its public entity knowledge and risk specialization to offer a unique approach to member-focused services by continually expanding and enhancing the services and resources that will most benefit members and the citizens they serve.

PEP Member Services are specialized programs and resources designed to help members address potential events that may affect local government and to protect and minimize risks to our members' property, services, and employees. PEP's approach to assisting in providing services that promote effective risk management ensures the continuity of government operations and protecting the public good.

CYBER RESOURCES

PEP's Risk Control Cyber Specialist assists PEP members with understanding cyber breach vulnerabilities. The Risk Control Cyber Specialist visits interested PEP members and reviews their IT systems for any weaknesses that can be exploited. Members can schedule a security evaluation that will include a plan of action to help prevent cyber breach incidents. The Risk Control Cyber Specialist will also inventory all member-owned equipment to ensure proper identification and coverage.

In addition to having a Risk Control Cyber Specialist, PEP members have access to a number of cyber resources in the PEP Resource eLibrary, including assessments, best practices, online training and state regulations.

PEP POLICE ACADEMY

PEP continually strives to provide its members with the most relevant and useful resources. With that goal in mind, in 2021, PEP proudly introduced an entirely new law enforcement resource: The PEP Police Academy.

In collaboration with Greg Beck and Mel Lute of the law firm of Baker, Dublikar, Beck, Wiley & Mathews, the PEP Police Academy provided PEP members with monthly law enforcement policies and bimonthly webinars which were available live or on-demand. These policies and webinars were designed to direct law enforcement agencies toward optimal safety and professionalism. Topics included: police canines/use of force, Fourth Amendment/search and seizure, excited delirium/mental incapacity, implicit bias/de-escalation, body-worn cameras, pursuit policy, sexual harassment and crisis intervention.

PROPERTY APPRAISALS

In order to ensure that member buildings are properly valued, PEP has partnered with a property appraisal firm, CBIZ Valuation Group LLC, to conduct appraisals on qualified and scheduled buildings over a five-year period. Program details include:

1. All buildings that were scheduled at \$100,000 or more were appraised.
2. If the member did not have a building scheduled at \$100,000 the building with the highest value was appraised.
3. Members received a copy of all appraisals.

PEP+ GRANT

As part of PEP's loss control and risk management initiative, PEP members may apply for a grant of up to \$1,000. Grants are awarded to help offset qualifying expenses covering safety items that help prevent or reduce liability claims or property losses. The PEP+ Grant continued to include COVID-19 related expenses (i.e. personal protective equipment, disinfectants, protective gear and other items to assist with risk management efforts related to COVID-19). PEP members can access and complete the simple PEP+ Grant application right from the website at www.pepohio.org.

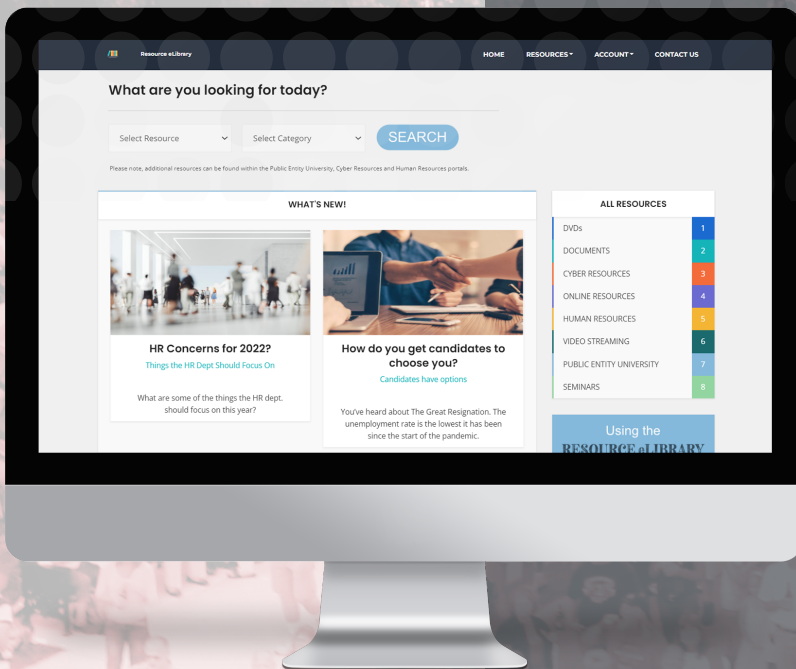
LEGAL ACCESS

PEP members are eligible to receive up to 90 minutes of free legal consultation per year covering issues associated with human resources, zoning, land use, open records/open meetings, and more. In 2021, PEP members were also able to utilize the Legal Access Hotline to customize the monthly policies provided by the PEP Police Academy. Any authorized PEP member representatives seeking legal consultation services should call the **PEP Legal Access Hotline** at (877) 250-5545.

WE ASKED, YOU ANSWERED

Early in 2021, PEP sent out a survey regarding the Resource eLibrary. We are grateful to the many members who took the time to respond to the survey, providing their thoughts on how we can make the eLibrary even better. As a result of that input, we redesigned the eLibrary, implementing member suggestions. The eLibrary now has a new, modern look

and feel, having shifted to a dashboard experience, which allows us to show members what's new and trending in the resource world. A dropdown search function was added so users can search by resource and subject matter common to all members such as cybersecurity, employment practices, and emergency services. In addition, the "What's New?" section allows us to continuously update the home page with the webinars and resources that were recently added, to keep members informed of trending risk control matters.



RESOURCE ELIBRARY

While we gave the Resource eLibrary a new look and feel as well as improved functionality and searchability, we also added a number of new resources to the eLibrary in 2021. Given the increased focus on cyber issues, the risk control team created 25 sets of cyber best practices and checklists to help members with cyber security that are now included in the Documents section of the eLibrary.

BEST PRACTICES/CHECKLISTS ADDED INCLUDE:

- Data Encryption
- Imaging and Printing
- Cybersecurity Awareness
- Internet, Email
- New Hires (IT BP)
- Social Media
- Acceptable Use Policy

COURSES ADDED TO THE PUBLIC ENTITY UNIVERSITY INCLUDE:

- Space and Time Management
- Driving with Distractions
- Managing Speed
- Avoiding Collisions While Backing & Parking
- Driving in Adverse Weather

CYBER PORTAL

The Cyber Portal provides members with a short cyber assessment that can highlight and then provide solutions via policies for any cyber security deficiencies. In addition, PEP members can access:

- Customizable Cybersecurity Incident Response Plans
- An IT Security Audit Kit which provides sample policy templates and operating procedures for HR, IT and Operations departments
- Cyber best practices
- Essential webinars on topics such as Emerging Cyber Security Threats and Network Security

The Cyber Portal also provides members with online cyber trainings and essential webinars, including the following titles:

- End User Cyber Security Fundamentals Series – Best Practices
- End User Cyber Security Fundamentals Series – Information Protection
- End User Cyber Security Fundamentals Series – Key Security Concepts
- End User Cyber Security Fundamentals Series – Password Creation and Protection
- End User Cyber Security Fundamentals Series - Email and Phishing - Email Threats and Protections
- What is Multi-factor Authentication?

FINANCIAL OVERVIEW

BALANCE SHEET	2021	2020
Assets		
Cash and Cash Equivalents	\$4,575,412	\$4,828,237
Investments, at Fair Value	37,421,438	35,490,734
Member Contributions - Billed in Future	13,929,060	13,520,913
Other Assets	3,414,395	3,496,615
<i>Total Assets</i>	<i>59,340,305</i>	<i>57,336,499</i>
Liabilities		
Claims and Claim Adjustment Expense Reserves	14,974,099	14,111,510
Unearned Premium Reserves	59,822	74,728
Other Liabilities	2,038,032	1,970,567
<i>Total Liabilities</i>	<i>17,071,953</i>	<i>16,156,805</i>
Net Position - Unrestricted	\$42,268,352	\$41,179,694
INCOME STATEMENT		
Operating Revenue		
Member Contributions	\$24,275,075	\$20,944,970
Reinsurance Premiums Ceded	(5,686,856)	(4,205,124)
Change in Contributions - Billed in Future on Unpaid Claims	408,147	(183,264)
<i>Total Operating Revenue</i>	<i>18,996,366</i>	<i>16,556,582</i>
Operating Expenses		
Provision for Claims	8,470,564	7,468,138
General and Administrative Expenses	9,012,590	7,755,286
<i>Total Operating Expenses</i>	<i>17,483,154</i>	<i>15,223,424</i>
<i>Net Operating Income</i>	<i>1,513,212</i>	<i>1,333,158</i>
Non-Operating Revenue		
Interest and Dividend Income	477,036	596,747
Net Realized and Unrealized Gains (Losses) on Investments	(901,590)	736,393
<i>Total Non-Operating Revenue (Expense)</i>	<i>(424,554)</i>	<i>1,333,140</i>
Withdrawals - Member Capital	-	(19,261)
Change in Net Position	1,088,658	2,647,037
Net Position, Beginning of Year	41,179,694	38,532,657
Net Position, End of Year	\$42,268,352	\$41,179,694

INDEPENDENT REVIEW AND RISK TRANSFER

CROWE LLP

An independent auditor, Crowe LLP, conducted an annual audit of PEP's financial statements and issued an unmodified opinion, the highest level of opinion available.

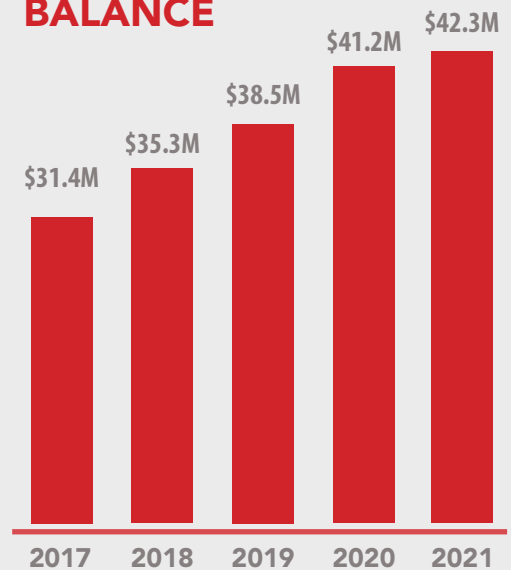
DEMOTECH, INC.

A financial analysis firm with over 35 years of experience in providing independent opinions on the financial stability of property and casualty insurance companies, title underwriters and government risk pools, conducted an analysis in four key areas: financial stability, loss reserves, administration and overall performance. Demotech issued PEP the highest rating of AAA, Unsurpassed, in each area, based upon 2021 financial data.

REINSURANCE

Adequate and appropriate reinsurance is essential to protect the financial integrity of a group self insurance program. PEP reinsures its casualty claims through APEEP, Genesis Reinsurance and Markel Global Reinsurance. Property and vehicle losses are reinsured through APEEP, Travelers and Travelers BoilerRe.

FUND BALANCE



31

31 CONSECUTIVE YEARS OF AAA RATINGS FROM DEMOTECH, INC.

THANK YOU TO OUR MEMBERS

ABC Water & Storm Water District
Ada - Liberty Joint Ambulance District, Hardin County
Adams County Agricultural Society
Adams County Health Department
Allen County Agricultural Society
Allen County Combined General Health District
Alliance City Health Department, Stark County
Andover Volunteer Fire Department, Trumbull County
Applesseed Joint Ambulance District, Hancock County
Arrowhead Joint Fire District, Tuscarawas County
Ashland County Agricultural Society
Ashtabula County Agricultural Society
Ashtabula County General Health District
Ashtabula Township Park Commission, Ashtabula County
Attica - Venice Joint Cemetery District, Seneca County
Attica Independent Agricultural Society, Seneca County
Auglaize County Agricultural Society
Auglaize County General Health District
Augusta Township Volunteer Fire Department
Austin Center JEDD, Montgomery County
Austintown-Boardman-Mahoning County Joint Communications District
Bascom Joint Ambulance District, Seneca County
Bascom Joint Fire District, Seneca County
Basil Joint Fire District, Fairfield County
Bellaire Park & Recreation District, Belmont County
Belmont County Agricultural Society
Belmont County Health Department
BMRT Ambulance District, Logan County
Boardman Township Park District, Mahoning County
Brown County Community Board of Alcohol
Butler County Agricultural Society
Butler County Health Department
Cambridge - Guernsey County Health Department
Canton City Public Health, Stark County
Carbon Hill Water Association, Hocking County

Carroll County Agricultural Society
Carroll County General Health District
Carroll Water & Sewer District
Central Joint Fire District, Wood County
Central Lorain County Joint Ambulance District
Champaign County Health District
Champaign Countywide Public Safety Communications
Chester Township Park District, Geauga County
City of Athens, Athens County
City of Beachwood, Cuyahoga County
City of Bellevue, Erie County
City of Belpre, Washington County
City of Berea, Cuyahoga County
City of Brooklyn, Cuyahoga County
City of Bucyrus, Crawford County
City of Cambridge, Guernsey County
City of Campbell, Mahoning County
City of Chillicothe, Ross County
City of Clayton, Montgomery County
City of Clyde, Sandusky County
City of Columbiana, Columbiana County
City of Conneaut Board of Health, Ashtabula County
City of Conneaut, Ashtabula County
City of Cortland, Trumbull County
City of Eaton, Preble County
City of Fairborn, Greene County
City of Fostoria, Seneca County
City of Fremont, Sandusky County
City of Galion, Crawford County
City of Gallipolis, Gallia County
City of Germantown, Montgomery County
City of Heath, Licking County
City of Hillsboro, Highland County
City of Huron, Erie County
City of Ironton, Lawrence County
City of Loveland, Hamilton County

City of Mansfield, Richland County
City of Martins Ferry, Belmont County
City of Marysville, Union County
City of Massillon, Stark County
City of Mentor, Lake County
City of Middletown, Butler County
City of Monroe, Butler County
City of Moraine, Montgomery County
City of Mount Vernon, Knox County
City of Napoleon, Henry County
City of Nelsonville, Athens County
City of New Carlisle, Clark County
City of New Franklin, Stark County
City of Newark, Licking County
City of Niles, Trumbull County
City of North College Hill, Hamilton County
City of Norwood, Hamilton County
City of Oberlin, Lorain County
City of Riverside, Montgomery County
City of Rossford, Wood County
City of Salem, Columbiana County
City of Sylvania, Lucas County
City of Tiffin, Seneca County
City of Toronto, Jefferson County
City of Trenton, Butler County
City of Trotwood, Montgomery County
City of Uhrichsville, Tuscarawas County
City of Upper Sandusky, Wyandot County
City of Urbana, Champaign County
City of Van Wert, Van Wert County
City of Washington Court House, Fayette County
City of Whitehall, Franklin County
City of Willard, Huron County
City of Willoughby Hills, Lake County
City of Xenia, Greene County
Clark County Agricultural Society

Clark County Combined Health District
Clermont County Agricultural Society
Clermont County General Health District
Clermont County Mental Health & Recovery Board
Clinton County Agricultural Society
Clinton County Health Department
Columbiana County Agricultural Society
Columbiana County Health Department
Columbus & Franklin County Metro Parks
Community EMS District, Portage County
Concord Twp-City of Painesville JEDD
Concord-Green Fire District, Fayette County
Conneaut Port Authority, Ashtabula County
Conneaut Township Park District, Ashtabula County
Coshocton City County Park District
Coshocton County Agricultural Society
Coshocton County Health Department
Crawford County Agricultural Society
Crawford County Health Department
Cuyahoga County Agricultural Society
Cuyahoga County District Board of Health
Darke County Agricultural Society
Darke County General Health District
Defiance County Agricultural Society
Defiance County General Health District
Delaware City - County General Health District
Delaware County Agricultural Society
Dillonvale Mt Pleasant Sewer District, Jefferson County
District 2 Volunteer Fire Department, Gallia County
East Holmes Fire & EMS District, Holmes County
Elm Grove Volunteer Fire District, Pike County
Erie County General Health District
Erie Metro Parks, Erie County
Fairfield County Combined General Health District
Fayette County Agricultural Society
Fayette County Health Department

Fayette County Park District
 Fayetteville-Perry Township Reg Sewer District, Brown County
 Five Rivers Metro Parks, Montgomery County
 Franklin County Agricultural Society
 Franklin County Public Health
 Fulton County Agricultural Society
 Fulton County Health Department
 Galion City Port Authority, Crawford County
 Gallia County Agricultural Society
 Gallia County General Health District
 Garrettsville Freedom Nelson Joint Fire Department, Portage County
 Geauga County Agricultural Society
 Geauga County General Health Department
 Geauga County Park District
 Geneva Township Park Commission, Ashtabula County
 Germantown - Union Cemetery, Montgomery County
 Gibsonburg Union Cemetery
 Greene County
 Greene County Combined Health District
 Greene County Parks & Trails
 Greene County Regional Planning Commission
 Guernsey County Agricultural Society
 Hamilton County Agricultural Society
 Hamilton County General Health District
 Hancock County Agricultural Society
 Hancock County Health Department
 Hardin County Agricultural Society
 Harrisville-Lodi Union Cemetery District
 Hartford Fair, Licking County
 Henry County & Napoleon City Health District
 Henry County Agricultural Society
 Highland County Agricultural Society
 Highland County General Health District
 Hillgrove Union Cemetery, Montgomery County
 Hocking County Agricultural Society

Holmes County Agricultural Society
 Holmes County General Health District
 Howland Township Park District, Trumbull County
 Hubbard Township Free Park, Trumbull County
 Huron County Agricultural Society
 Huron County Public Health
 Jackson County Agricultural Society
 Jefferson Reg Water Authority, Montgomery County
 Jefferson Rescue District, Ashtabula County
 Jefferson Water & Sewer District, Franklin County
 JLB Joint Ambulance District, Seneca County
 Johnny Appleseed Metro Park District
 Kent City Health Department, Portage County
 Kenton - Hardin Health Department, Hardin County
 Knox County Agricultural Society
 Knox County General Health District
 L.O.G.I.C., Stark County
 LaGrange Community Park & Recreation, Lorain County
 Lake County Agricultural Society
 Lake County General Health District
 Lake County Ohio Port and Economic Development Authority
 Le-Ax Water District, Athens County
 Licking County Health Department
 Licking Park District, Licking County
 Life First Ambulance District, Crawford County
 Little Muskingum Volunteer Fire Department, Washington County
 Logan County Agricultural Society
 Logan County Health Department
 Lorain County Agricultural Society
 Lorain County General Health District
 Lorain County Rural Wastewater District
 Madison County - London City Health Department
 Mahoning County General Health District
 Marietta City Health Department, Washington County
 Marion County General Health District

Martins Ferry Park District, Belmont County
 Massillon City Health Department, Stark County
 McComb Union Cemetery
 Mead Township Park District, Belmont County
 MECC Regional Council of Governments
 Medina County Agricultural Society
 Medina County Combined General Health District
 Medina County Park District
 Meigs County Health Department
 Mercer County - Celina City Health Department
 Metro Health Medical Center, Cuyahoga County
 Miami - Miamisburg - Dayton Mall JEDD, Montgomery County
 Miami County Agricultural Society
 Miami County Public Health
 Miami Township - City of Dayton JEDD, Montgomery County
 Miami Valley Fire District, Montgomery County
 Mill Creek Metropolitan Park District, Mahoning County
 Milton Township Fire District, Wood County
 Mineral Sandy Ambulance District
 Monroe County Agricultural Society
 Monroe Water Systems, Monroe County
 Morgan County Agricultural Society
 Morgan Meigsville Rural Water District
 Morrow County Agricultural Society
 Morrow County Board of Health
 Municipal Park District of Village of Powhatan Point
 Muskingum County Agricultural Society
 Muskingum Valley Park District, Muskingum County
 National Trail Parks & Recreation District, Clark County
 NBS Fire District, Seneca County
 NBS Joint Ambulance District, Seneca County
 NEON, North East Ohio Network, Mahoning County
 New Holland Union Cemetery, Fayette County
 New Philadelphia City Health, Tuscarawas County
 Newport Township Volunteer Fire Department, Washington County

Noble County Health Department, Noble County
 North Coast Regional Council of Park District, Lorain County
 Northwest Ambulance District, Ashtabula County
 Northwest Comm Corrections Center, Wood County
 Northwest Community Corrections Center, Wood County
 Northwest Fire & Ambulance District, Preble County
 Northwest Hancock Joint Fire District, Hancock County
 Northwest Water District, Williams County
 Ottawa County Agricultural Society
 Ottawa County General Health District
 Paulding County Agricultural Society
 Paulding County Health Department
 Perry Area Joint Recreation District, Lake County
 Perry Joint Economic Development District
 Pickaway County Agricultural Society
 Pickaway County General Health District
 PMP Joint Ambulance District, Hancock County
 Polk - Jackson - Perry Fire District, Ashland County
 Port Authority of Northwest Ohio, Putnam County
 Portage County Agricultural Society
 Portage County Combined General Health Department
 Preble County Agricultural Society
 Preservation Parks of Delaware County
 Prospect Park Commission, Marion County
 Public Health - Dayton and Montgomery County
 Putnam County Agricultural Society
 Putnam County Health Department
 Quincy/DeGraff Wastewater Treatment Plant, Logan County
 Recovery Services of Warren & Clinton Counties
 Richland County Transit Board
 Richland Public Health formerly Mansfield Richland
 Richmond Dale Sewer District, Ross County
 Richmond Volunteer Fire & Rescue, Jefferson County
 Richwood Independent Agricultural Society, Union County
 Ross County Agricultural Society
 Ross County General Health District

"WE ARE PROUD TO REPRESENT THE EXTRAORDINARY COVERAGE AND SERVICES OF THE PUBLIC ENTITIES POOL OF OHIO. SINCE ITS FORMATION IN 1987, THE PEP MEMBERSHIP CONTINUOUSLY CONFIRMS THEIR COMMITMENT TO THE PROGRAM. ACHIEVING 100% MEMBER RETENTION IN 2021 IS A FIRST IN OVER THREE DECADES OF SERVICE TO OHIO'S PUBLIC ENTITIES. WE'RE GRATEFUL TO THE PEP MEMBERSHIP FOR THIS REMARKABLE ACCOMPLISHMENT!"

- THOMAS WELSH, B&F, AND ROBERT BEGLIN, USI

THANK YOU TO OUR MEMBERS

Roundhead - McDonald Park District, Logan County
Sandusky County Agricultural Society
Sandusky County Combined General Health District
Sandusky Township Sewer District, Sandusky County
Saybrook Township Park District, Ashtabula County
Scioto County Agricultural Society
Seneca County Agricultural Society
Seneca County General Health District
Shelby County Agricultural Society
Shelby County Park District
Sidney - Shelby County Health Department
South Central Ambulance District, Ashtabula County
South East Ambulance District
Southwestern Hancock Joint Fire District
Spencer Comm Fire District, Medina County
Stark Council of Governments, Stark County
Stark County Health Department
Stark County Park District
Stark-Tuscarawas-Wayne Joint Solid Waste Management
Sterling Joint Ambulance District, Madison County
Summit County Agricultural Society
Summit County Combined General Health District
TEMS Joint Ambulance District, Jefferson County
Tri County Regional Jail, Champaign County
Tri-Cities Wastewater Authority
Trumbull County Agricultural Society
Trumbull County Health Department
Trumbull County Metro Park District
Tuscarawas County General Health District
Twin City Water & Sewer District, Tuscarawas County
Twin Keystone Water District, Summit County
Union County Agricultural Society
Union County Health Department
Union Township Community Park District, Belmont County
Van Wert County Agricultural Society
Van Wert County General Health District
Village of Aberdeen, Brown County
Village of Addyston, Hamilton County
Village of Amsterdam, Jefferson County
Village of Antwerp, Pauling County
Village of Arcadia, Hancock County
Village of Archbold, Fulton County
Village of Arlington, Hancock County
Village of Attica, Seneca County
Village of Bainbridge, Ross County
Village of Bairdstown, Wood County
Village of Baltimore, Fairfield County
Village of Batavia, Clermont County
Village of Bay View, Erie County
Village of Beallsville, Monroe County
Village of Bellaire, Belmont County
Village of Belmont, Belmont County
Village of Belmore, Putnam County
Village of Bergholz, Jefferson County
Village of Bethesda, Belmont County
Village of Bettsville, Seneca County
Village of Bloomdale, Wood County
Village of Bloomingburg, Fayette County
Village of Bloomingdale, Jefferson County
Village of Bloomville, Seneca County
Village of Bluffton, Allen County
Village of Bolivar, Tuscarawas County
Village of Brice, Franklin County

Village of Bridgeport, Belmont County
Village of Brookside, Belmont County
Village of Broughton, Pauling County
Village of Burbank, Wayne County
Village of Butler, Richland County
Village of Byesville, Guernsey County
Village of Cairo, Allen County
Village of Carey, Wyandot County
Village of Carroll, Fairfield County
Village of Castown, Miami County
Village of Castalia, Erie County
Village of Catawba, Clark County
Village of Cedarville, Greene County
Village of Chesapeake, Lawrence County
Village of Chesterhill, Morgan County
Village of Chickasaw, Mercer County
Village of Chippewa Lake, Medina County
Village of Christiansburg, Champaign County
Village of Clarington, Monroe County
Village of Clarksburg, Ross County
Village of Clarksville, Clinton County
Village of Clay Center, Ottawa County
Village of Cleves, Hamilton County
Village of Clinton, Summit County
Village of Coalton, Jackson County
Village of Columbus Grove, Putnam County
Village of Corwin, Warren County
Village of Covington, Miami County
Village of Crooksville, Perry County
Village of Cumberland, Guernsey County
Village of Darbyville, Pickaway County
Village of Deersville, Harrison County
Village of DeGraff, Logan County
Village of Dennison, Tuscarawas County
Village of Dillonvale, Jefferson County
Village of Dresden, Muskingum County
Village of Dunkirk, Hardin County
Village of East Palestine, Columbiana County
Village of Edgerton, Williams County
Village of Edon, Williams County
Village of Elgin, Van Wert County
Village of Elmwood Place, Hamilton County
Village of Empire, Jefferson County
Village of Fairview, Guernsey County
Village of Farmersville, Montgomery County
Village of Flushing, Belmont County
Village of Forest, Hardin County
Village of Frankfort, Ross County
Village of Ft. Recovery, Mercer County
Village of Fulton, Morrow County
Village of Garrettsville, Portage County
Village of Genoa, Ottawa County
Village of Georgetown, Brown County
Village of Gibsonburg, Sandusky County
Village of Glendale, Hamilton County
Village of Glenmont, Holmes County
Village of Gloria Glens, Medina County
Village of Gnadenhutten, Tuscarawas County
Village of Grafton, Lorain County
Village of Grand River, Lake County
Village of Gratis, Preble County
Village of Green Springs, Seneca County
Village of Greenhills, Hamilton County

Village of Greenwich, Huron County
Village of Hamersville, Brown County
Village of Harpster, Wyandot County
Village of Harrisville, Harrison County
Village of Hartville, Stark County
Village of Harveysburg, Warren County
Village of Haskins, Wood County
Village of Helena, Sandusky County
Village of Highland Hills, Cuyahoga County
Village of Holgate, Henry County
Village of Holloway, Belmont County
Village of Hunting Valley, Cuyahoga County
Village of Huntsville, Logan County
Village of Irondale, Jefferson County
Village of Jacksonville, Athens County
Village of Jamestown, Greene County
Village of Jeffersonville, Fayette County
Village of Jenera, Hancock County
Village of Johnstown, Licking County
Village of Kelleys Island, Erie County
Village of Kettlersville, Shelby County
Village of Kingston, Ross County
Village of Kipton, Lorain County
Village of Lafayette, Allen County
Village of LaGrange, Lorain County
Village of Laura, Miami County
Village of Laurelville, Hocking County
Village of Leesburg, Highland County
Village of Leetonia, Columbiana County
Village of Leipsic, Putnam County
Village of Lincoln Heights, Hamilton County
Village of Lisbon, Columbiana County
Village of Lockington, Shelby County
Village of Lockland, Hamilton County
Village of Lodi, Medina County
Village of Lynchburg, Highland County
Village of Macksburg, Washington County
Village of Manchester, Adams County
Village of Marshallville, Wayne County
Village of Martinsburg, Knox County
Village of Martinsville, Clinton County
Village of McClure, Henry County
Village of McComb, Hancock County
Village of McGuffey, Hardin County
Village of Mechanicsburg, Champaign County
Village of Mendon, Mercer County
Village of Middle Point, Van Wert County
Village of Midland, Clinton County
Village of Milledgeville, Fayette County
Village of Milton Center, Wood County
Village of Minerva Park, Franklin County
Village of Mingo Junction, Jefferson County
Village of Morrow, Warren County
Village of Mount Cory, Hancock County
Village of Mount Pleasant, Jefferson County
Village of Mount Victory, Hardin County
Village of Mowrystown, Highland County
Village of Nashville, Holmes County
Village of Neville, Clermont County
Village of New Boston, Scioto County
Village of New Concord, Muskingum County
Village of New Holland, Pickaway County
Village of New Lexington, Perry County

Village of New London, Huron County
Village of New Miami, Butler County
Village of New Middletown, Mahoning County
Village of New Paris, Preble County
Village of New Richmond, Clermont County
Village of New Riegel, Seneca County
Village of New Vienna, Clinton County
Village of Newcomerstown, Tuscarawas County
Village of North Baltimore, Wood County
Village of North Bend, Hamilton County
Village of North Fairfield, Huron County
Village of North Kingsville, Ashtabula County
Village of North Lewisburg, Champaign County
Village of Norwich, Muskingum County
Village of Oak Hill, Jackson County
Village of Oakwood, Cuyahoga County
Village of Obetz, Franklin County
Village of Octa, Fayette County
Village of Ohio City, Van Wert County
Village of Ottawa, Putnam County
Village of Owensville, Clermont County
Village of Pandora, Putnam County
Village of Plainfield, Coshocton County
Village of Pleasantville, Fairfield County
Village of Powhatan Point, Belmont County
Village of Proctorville, Lawrence County
Village of Prospect, Marion County
Village of Quincy, Logan County
Village of Rawson, Hancock County
Village of Republic, Seneca County
Village of Richwood, Union County
Village of Risingsun, Wood County
Village of Rochester, Lorain County
Village of Rock Creek, Trumbull County
Village of Rogers, Columbiana County
Village of Roseville, Perry County
Village of Rushville, Fairfield County
Village of Sabina, Clinton County
Village of Saint Henry, Mercer County
Village of Saint Louisville, Licking County
Village of Salineville, Clinton County
Village of Seaman, Adams County
Village of Sebring, Mahoning County
Village of Seven Mile, Butler County
Village of Seville, Medina County
Village of Shadyside, Belmont County
Village of Smithville, Wayne County
Village of South Amherst, Lorain County
Village of South Bloomfield, Pickaway County
Village of South Charleston, Clark County
Village of South Russell, Geauga County
Village of South Solon, Madison County
Village of South Vienna, Clark County
Village of Stafford, Monroe County
Village of Stone Creek, Tuscarawas County
Village of Stratton, Jefferson County
Village of Sugar Grove, Fairfield County
Village of Summitville, Columbiana County
Village of Sycamore, Wyandot County
Village of Tarlton, Pickaway County
Village of Thurston, Fairfield County
Village of Tiltonsville, Jefferson County
Village of Tiro, Crawford County

Village of Tremont City, Clark County
 Village of Union City, Drake County
 Village of Urbancrest, Franklin County
 Village of Valleyview, Franklin County
 Village of Van Buren, Hancock County
 Village of Vanlue, Hancock County
 Village of Vinton, Gallia County
 Village of Walbridge, Wood County
 Village of Washingtonville, Columbiana/Mahoning Counties
 Village of Waverly, Pike County
 Village of Wayne, Wood County
 Village of Wellsville, Columbiana County
 Village of West Elkton, Preble County
 Village of West Farmington, Trumbull County
 Village of West Lafayette, Coshocton County
 Village of West Union, Adams County
 Village of Weston, Wood County
 Village of Wharton, Wyandot County
 Village of Williamsburg, Clermont County
 Village of Wilson, Monroe County
 Village of Winchester, Adams County
 Village of Windham, Portage County
 Village of Woodlawn, Hamilton County
 Village of Woodsfield, Monroe County
 Village of Yellow Springs, Greene County
 Village of Zoar, Tuscarawas County
 Vinton County Agricultural Society
 Vinton County Health Department
 Walhonding Valley Fire District, Coshocton County
 Warren City Health Department, Trumbull County
 Warren County Agricultural Society
 Warren County Combined Health District
 Warren County Regional Planning Commission
 Warren County Transportation Improvement District
 Warren Township Fire Department, Trumbull County
 Warren Township Park Commission
 Washington County Agricultural Society, Pike County
 Washington County General Health District
 Wayne County Agricultural Society
 Wayne County Health Department
 Wayne Township Volunteer Fire Department, Ashtabula County
 Whitewater Township Regional Sewer District, Hamilton County
 Williams County Agricultural Society
 Williams County Combined Health Department
 Winona Fire Department, Columbiana County
 Wood County Agricultural Society
 Wood County Combined General Health Department
 Wood County Park District
 WVFD Joint Fire District, Portage County
 Wyandot County Agricultural Society
 Wyandot County General Health District
 Youngstown City Health Department, Mahoning County
 Zanesville - Muskingum County Health Department

SERVICE PROVIDERS

POOL ADMINISTRATION

SEDGWICK, ADMINISTRATOR
 300 GALLERIA OFFICENTRE, SUITE 310
 SOUTHFIELD, MI 48034
 (800) 367-4818

PERSO, CLAIMS SERVICE PROVIDER
 6500 TAYLOR ROAD
 BLACKLICK, OH 43004
 (866) 907-3776

PERSO, RISK CONTROL SERVICE PROVIDER
 6500 TAYLOR ROAD
 BLACKLICK, OH 43004
 (866) 907-3776

SALES AND MEMBER SERVICES

BURNHAM & FLOWER INSURANCE GROUP
 315 S. KALAMAZOO MALL
 KALAMAZOO, MI 49007
 (800) 692-9522

USI INSURANCE SERVICES
 10100 INNOVATION DRIVE, STE. 220
 DAYTON, OH 45342
 (800) 233-7488

FINANCIAL AUDIT

CROWE LLP
 155 W NATIONWIDE BLVD, #500
 COLUMBUS, OH 43215
 (614) 469-0001

FINANCIAL STABILITY RATING

DEMOTECH, INC
 2715 YILLER PARKWAY
 DUBLIN, OH 43017
 (614) 761-8502



PUBLIC ENTITIES POOL OF OHIO

www.pepohio.org